



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [FIRST FOUNDATION INC.](#)

**City/State** [DALLAS, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [7,735,446](#)

Peer Group Number: [2](#) Number in Peer Group: [144](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST FOUNDATION INC.](#)  
[200 CRESCENT COURT SUITE 1400](#)

[DALLAS, TX 75201](#)

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## Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	7,672,461			6,711,185			6,707,055			6,135,111			5,413,662		
Net income (\$000) .....	85,635			62,003			84,369			56,239			42,958		
Number of BHCs in peer group .....	144			142			147			146			154		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.11	2.83	78	2.99	2.96	45	3.05	2.96	49	2.85	3.21	25	2.94	3.33	22
+ Non-interest income .....	0.85	0.91	48	0.76	0.95	41	0.70	0.98	36	0.61	0.90	31	0.59	0.90	30
- Overhead expense .....	1.89	2.32	24	1.88	2.45	20	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40
- Provision for credit losses .....	0	-0.02	49	0.14	0.45	10	0.10	0.38	4	0.04	0.12	29	0.08	0.12	43
+ Securities gains (losses) .....	0	0.01	28	0	0.02	16	0	0.02	16	-0.01	0.01	4	0	0	42
+ Other tax equivalent adjustments .....	0	0	42	0	0	47	0	0	16	0	0	10	0	0	10
= Pretax net operating income (tax equivalent) .....	2.08	1.64	85	1.73	1.10	93	1.77	1.22	86	1.30	1.53	27	1.11	1.55	16
Net operating income .....	1.49	1.26	75	1.23	0.88	81	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Net income .....	1.49	1.27	75	1.23	0.88	81	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Net income (Subchapter S adjusted) .....					1.19			1.27			1.41				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.46	3.34	55	3.90	3.84	51	3.85	3.78	52	4.26	4.49	29	3.98	4.38	20
Interest expense .....	0.20	0.31	31	0.84	0.63	73	0.72	0.57	68	1.32	1.02	80	0.98	0.81	70
Net interest income (tax equivalent) .....	3.25	3.02	65	3.07	3.18	35	3.13	3.17	40	2.94	3.45	22	3	3.58	20
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.05	23	0.01	0.10	22	0.02	0.11	18	0.02	0.11	23	0.08	0.09	60
Earnings coverage of net loan and lease losses (X) .....	-489.40	-2.85	6	141.29	31.88	88	140.63	33.55	89	98.13	22.46	85	17.76	29.27	49
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.40	1.31	2	0.52	1.29	4	0.50	1.35	4	0.46	0.94	4	0.44	0.94	4
Allowance for loan and lease losses / Total loans and leases .....	0.36	1.29	2	0.47	1.28	4	0.46	1.33	4	0.41	0.93	6	0.40	0.93	4
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.32	0.54	35	0.40	0.64	32	0.39	0.67	32	0.26	0.56	21	0.26	0.57	22
30-89 days past due loans and leases / Total loans and leases .....	0.07	0.18	30	0.06	0.23	16	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-4.59	-4.45	45	16.88	4.42	84	6.55	0.77	68	39.59	10.70	98	40.91	13.54	98
Net short-term noncore funding dependence .....	-5.99	-7.33	51	7.43	-0.34	74	0.86	-3.25	56	19.44	5.88	91	17.85	8.57	84
Net loans and leases / Total assets .....	74.84	64.42	84	78.74	71.22	79	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.27	9.69	15	8.21	9.60	13	8.93	9.65	32	8.25	10.39	8	8.39	10.37	9
Holding company equity capital / Total assets .....	9.91	10.42	42	10.46	10.43	52	10	10.51	39	9.72	11.37	23	9.57	11.21	27
Total equity capital (including minority interest) / Total assets .....	9.91	10.47	40	10.46	10.50	51	10	10.57	37	9.72	11.43	22	9.57	11.30	25
Common equity tier 1 capital / Total risk-weighted assets .....	11.31	12.63	33	10.96	12.30	31	11.55	12.44	39	10.65	12.50	22	10.67	12.37	25
Net loans and leases / Equity capital (X) .....	7.55	6.34	80	7.53	7.04	62	7.60	6.79	68	8.19	6.55	84	8.55	6.70	84
Cash dividends / Net income .....	14.12	21.14	34	15.13	32.07	28	14.82	29.42	26	15.87	25.65	32	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted) .....					21.03		49.44		39.66		93.20				35.12
<b>Growth Rates</b>															
Assets .....	19.34	8.74	88	1.94	16.99	8	10.22	16.11	25	8.11	8.66	55	28.61	9.35	89
Equity capital .....	13.11	7.68	82	12.17	8.08	75	13.33	8.42	78	9.78	12.19	42	41.58	12.50	91
Net loans and leases .....	13.43	-1.31	94	5.11	13.88	20	5.07	9.99	35	5.18	8.63	38	25.86	10.51	86
Noncore funding .....	-64.04	-26.53	5	-42.36	-0.63	8	-58.61	-12.78	4	5.07	4.16	52	60.72	6.76	93
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital .....	1.63	5.63	52	1.33	5.35	53	2.01	5.67	52	1.63	3.86	57	0.89	3.76	58
Equity investment in subsidiaries / Equity capital .....	99.34	105.02	28	100.11	104.45	39	100.63	104.49	39	99.92	104.21	32	99.03	104.10	26
Cash from ops + noncash items + op expense / Op expense + dividends .....	146.55	133.48	71	378.42	142.49	91	273.44	138.81	89	341.53	152.31	90	10.11	123.74	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	165,934	163,889	215,506	218,702	184,700	1.25	166.52
Income from lease financing receivables.....	8,238	6,999	9,433	7,225	4,820	17.70	4580.68
Fully taxable income on loans and leases.....	174,172	170,888	224,939	225,927	189,520	1.92	178.97
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	174,172	170,888	224,939	225,927	189,520	1.92	178.97
Investment interest income (tax equivalent).....	14,739	19,644	25,690	25,005	16,858	-24.97	56.42
Interest on balances due from depository institutions.....	707	216	335	1,458	2,468	227.31	339.13
Interest income on other earning assets.....	793	853	1,069	1,349	1,781	-7.03	-40.38
Total interest income (tax equivalent).....	190,411	191,601	252,033	253,739	210,627	-0.62	159.60
Interest on time deposits of \$250K or more .....	918	5,353	5,736	9,704	5,981	-82.85	
Interest on time deposits < \$250K.....	1,416	16,135	17,991	35,869	19,524	-91.22	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,429	12,061	15,705	18,610	13,270	-30.11	118.09
Interest on other borrowings and trading liabilities.....	442	7,481	7,815	14,623	12,920	-94.09	-72.98
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	11,205	41,030	47,247	78,806	51,695	-72.69	43.12
Net interest income (tax equivalent).....	179,206	150,571	204,786	174,933	158,932	19.02	173.51
Non-interest income.....	48,889	38,086	47,020	37,341	32,173	28.36	98.66
Adjusted operating income (tax equivalent) .....	228,095	188,657	251,806	212,274	191,105	20.90	153.07
Overhead expense.....	108,870	94,692	126,196	129,903	127,102	14.97	79.00
Provision for credit losses.....	-13	6,979	6,746	2,637	4,220		
Securities gains (losses) .....	0	0	0	-316	0		-100.00
Other tax equivalent adjustments .....	0	0	-1	-1	-2		
Pretax net operating income (tax equivalent).....	119,440	86,834	118,767	79,499	60,086	37.55	330.65
Applicable income taxes .....	33,805	24,831	34,398	23,260	17,128	36.14	208.75
Tax equivalent adjustments .....	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	33,805	24,831	34,398	23,260	17,128	36.14	208.75
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	85,635	62,003	84,369	56,239	42,958	38.11	410.16
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	85,635	62,003	84,369	56,239	42,958	38.11	410.16
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	85,635	62,003	84,369	56,239	42,958	38.11	410.16
Investment securities income (tax equivalent).....	14,739	19,644	25,690	25,005	16,858	-24.97	56.42
US Treasury and agency securities (excluding mortgage-backed securities) .....	5	7	9	8	5	-28.57	-61.54
Mortgage-backed securities .....	11,901	17,326	22,594	22,118	14,906	-31.31	26.47
All other securities .....	2,833	2,311	3,087	2,879	1,947	22.59	
Cash dividends declared.....	12,089	9,380	12,503	8,927	0	28.88	
Common .....	12,089	9,380	12,503	8,927	0	28.88	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.31	3.14	66	3.81	3.58	74	3.76	3.53	73	4.14	4.19	44	3.89	4.08	35
Less: Interest expense .....	0.19	0.29	33	0.82	0.59	79	0.70	0.54	72	1.28	0.95	84	0.95	0.75	73
Equals: Net interest income (tax equivalent) .....	3.11	2.83	78	2.99	2.96	45	3.05	2.96	49	2.85	3.21	25	2.94	3.33	22
Plus: Non-interest income .....	0.85	0.91	48	0.76	0.95	41	0.70	0.98	36	0.61	0.90	31	0.59	0.90	30
Equals: adjusted operating income (tax equivalent) .....	3.96	3.70	63	3.75	3.88	41	3.75	3.96	39	3.46	4.16	23	3.53	4.27	20
Less: Overhead expense .....	1.89	2.32	24	1.88	2.45	20	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40
Less: Provision for credit losses .....	0	-0.02	49	0.14	0.45	10	0.10	0.38	4	0.04	0.12	29	0.08	0.12	43
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	28	0	0.02	16	0	0.02	16	-0.01	0.01	4	0	0	42
Plus: other tax equivalent adjustments .....	0	0	42	0	0	47	0	0	16	0	0	10	0	0	10
Equals: Pretax net operating income (tax equivalent) .....	2.08	1.64	85	1.73	1.10	93	1.77	1.22	86	1.30	1.53	27	1.11	1.55	16
Less: Applicable income taxes (tax equivalent) .....	0.59	0.35	93	0.49	0.24	95	0.51	0.27	91	0.38	0.35	61	0.32	0.32	48
Less: Minority interest .....	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income .....	1.49	1.26	75	1.23	0.88	81	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Plus: Net extraordinary items .....	0	0	48	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.49	1.27	75	1.23	0.88	81	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Memo: Net income (last four quarters) .....	1.45	1.25	73	1.17	0.95	68	1.26	0.97	78	0.92	1.19	22	0.79	1.22	11
Net income—BHC and noncontrolling (minority) interest .....	1.49	1.27	75	1.23	0.89	80	1.26	0.97	77	0.92	1.19	23	0.79	1.22	10
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.73	94.04	72	97.59	93.42	96	97.60	93.47	95	97.06	93.22	92	97.82	93.23	94
Average interest-bearing funds / Average assets .....	53.15	65.52	11	65.16	68.81	39	65.65	68.25	41	69.92	70.66	45	66.08	70.70	30
Interest income (tax equivalent) / Average earning assets .....	3.46	3.34	55	3.90	3.84	51	3.85	3.78	52	4.26	4.49	29	3.98	4.38	20
Interest expense / Average earning assets .....	0.20	0.31	31	0.84	0.63	73	0.72	0.57	68	1.32	1.02	80	0.98	0.81	70
Net interest income (tax equivalent) / Average earning assets .....	3.25	3.02	65	3.07	3.18	35	3.13	3.17	40	2.94	3.45	22	3	3.58	20
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.03	4.06	50	4.20	4.30	41	4.20	4.28	47	4.47	4.98	17	4.16	4.85	11
Interest-bearing bank balances .....	0.14	0.14	57	0.16	0.40	6	0.13	0.32	6	1.83	2.26	25	1.89	1.88	53
Federal funds sold and reverse repos .....		0.14		1.81	0.48	94	1.81	0.43	94	1.16	2.02	21	1.57	1.50	39
Trading assets .....		0.32			0.73			0.80			0.49			0.70	
Total earning assets .....	3.46	3.41	56	3.90	3.85	56	3.85	3.80	59	4.26	4.47	34	3.98	4.33	23
Investment securities (tax equivalent) .....	2.64	1.84	86	2.85	2.43	82	2.85	2.32	83	3.10	2.74	80	2.88	2.69	69
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.25	1.27	51	2.15	2.03	58	2	1.87	56	1.88	2.54	16	1	2.20	7
Mortgage-backed securities .....	2.28	1.48	90	2.77	2.15	90	2.79	2.05	93	2.62	2.54	61	2.39	2.44	44
All other securities .....	4.21	2.67	87	5.31	3.19	91	5.32	3.24	89	5.24	3.80	86	4.48	3.74	81
Interest-bearing deposits .....	0.36	0.30	68	1.19	0.69	91	1.05	0.62	89	1.81	1.13	89	1.35	0.85	87
Time deposits of \$250K or more .....	0.32	0.84	7	1.41	1.71	25	1.17	1.60	17	2.33	2.13	72	1.79	1.57	75
Time deposits < \$250K .....	0.50	0.81	21	1.73	1.59	64	1.62	1.49	66	2.31	1.91	84	1.76	1.42	83
Other domestic deposits .....	0.35	0.18	91	0.82	0.41	90	0.70	0.36	91	1.18	0.86	75	0.88	0.64	72
Foreign deposits .....		0.48			1.32			1.24			2.53			1.85	
Federal funds purchased and repos .....	0	0.11	11	1.69	0.41	92	1.67	0.37	91	2.37	1.23	83	1.53	1.03	72
Other borrowed funds and trading liabilities .....	0.68	0.56	65	1.33	0.55	76	1.24	0.55	75	2.25	1.03	73	2.10	2.10	56
All interest-bearing funds .....	0.37	0.45	41	1.25	0.85	85	1.07	0.79	78	1.84	1.34	86	1.45	1.06	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		48,889		38,086		47,020		37,341		32,173		
Fiduciary activities income .....		5,169		4,200		5,645		5,124		3,833		
Service charges on deposit accounts - domestic .....		1,205		903		1,220		1,032		806		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		20,941		17,375		23,428		23,083		24,451		
Insurance activities revenue.....		74		34		35		69		157		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		-1,041		-535		193		1,692		1,109		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		21,459		15,139		15,140		4,960		-1,617		
Other non-interest income.....		1,082		970		1,359		1,381		3,434		
Total overhead expenses .....		108,870		94,692		126,196		129,903		127,102		
Personnel expense.....		64,969		56,059		73,868		69,932		67,508		
Net occupancy expense.....		9,449		8,752		11,948		11,388		11,358		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,214		1,456		1,895		2,291		2,043		
Other operating expenses.....		33,238		28,425		38,485		46,292		46,193		
Fee income on mutual funds and annuities.....		361		337		454		479		480		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		288,969		264,740		275,174		280,633		276,601		
Number of equivalent employees .....		554		498		507		428		422		
Average personnel expense per employee.....		117.27		112.57		145.70		163.39		159.97		
Average assets per employee.....		13,849.21		13,476.28		13,228.90		14,334.37		12,828.58		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		0.74	0.54	78	0.88	0.52	79	0.97	0.51	80	1.28	0.66
Overhead expenses / Net Interest Income + non-interest income .....		47.73	60.04	8	50.19	61.08	9	50.12	61.22	8	61.20	61.79
<b>Percent of Average Assets</b>												
Total overhead expense .....		1.89	2.32	24	1.88	2.45	20	1.88	2.48	20	2.12	2.59
Personnel expense.....		1.13	1.36	26	1.11	1.42	21	1.10	1.42	19	1.14	1.50
Net occupancy expense.....		0.16	0.28	6	0.17	0.30	8	0.18	0.30	8	0.19	0.32
Other operating expenses.....		0.60	0.67	37	0.59	0.71	31	0.60	0.73	31	0.79	0.89
Overhead less non-interest income .....		1.04	1.36	21	1.12	1.44	24	1.18	1.44	26	1.51	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		47.73	58.21	10	50.19	59.05	14	50.12	58.93	9	61.20	59.91
Personnel expense.....		28.48	33.95	20	29.71	34.37	19	29.34	33.88	21	32.94	34.17
Net occupancy expense.....		4.14	7.17	3	4.64	7.14	12	4.74	7.04	14	5.36	7.50
Other operating expenses.....		15.10	16.78	31	15.84	17.07	35	16.04	17.57	36	22.89	17.93
Total non-interest income .....		21.43	21.80	51	20.19	22.56	50	18.67	23.45	45	17.59	19.83
Fiduciary activities income .....		2.27	1.99	63	2.23	1.41	69	2.24	1.45	68	2.41	1.61
Service charges on domestic deposit accounts .....		0.53	2.86	8	0.48	2.69	12	0.48	2.67	13	0.49	3.21
Trading revenue.....		0	0.04	38	0	0.11	37	0	0.10	39	0	0.07
Investment banking fees and commissions.....		9.18	1.03	96	9.21	0.99	95	9.30	1.03	95	10.87	0.91
Insurance activities revenue.....		0.03	0.58	60	0.02	0.40	61	0.01	0.41	54	0.03	0.37
Venture capital revenue.....		0	0	47	0	0	48	0	0	48	0	0
Net servicing fees .....		-0.46	0.38	5	-0.28	-0.09	22	0.08	0	63	0.80	0.22
Net securitization income .....		0	0	49	0	0	49	0	0	48	0	0
Net gain (loss) - sales of loans, OREO, and other assets .....		9.41	3.73	85	8.02	5.29	74	6.01	5.55	67	2.34	2.27
Other non-interest income.....		0.47	6.99	5	0.51	7.27	4	0.54	7.76	3	0.65	7.41
Overhead less non-interest income .....		26.30	35.42	20	30	35.71	32	31.44	34.63	37	43.60	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....		28.30	21.51	90	28.60	20.31	93	28.96	20.30	93	29.26	21.51
Applicable income tax + TE / Pretax net operating income + TE .....		28.30	21.36	90	28.60	22.97	86	28.96	22.51	86	29.26	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....		4,609,130	4,289,068	4,406,079	4,479,296	4,371,113	7.46	101.77
Commercial and industrial loans .....		799,262	665,372	647,704	419,204	316,004	20.12	337.03
Loans to individuals .....		9,855	13,721	14,331	11,446	17,327	-28.18	-64.29
Loans to depository institutions and acceptances of other banks .....		0	0	0	0	0		
Agricultural loans .....		0	0	0	0	0		
Other loans and leases .....		392,144	159,759	241,089	140,723	96,869	145.46	2701.43
Less: Unearned income .....		0	0	0	0	0		
Loans and leases, net of unearned income .....		5,810,391	5,127,920	5,309,203	5,050,669	4,801,313	13.31	131.60
Less: Allowance for loan and lease losses .....		20,985	24,183	24,200	20,800	19,000	-13.22	54.30
Net loans and leases .....		5,789,406	5,103,737	5,285,003	5,029,869	4,782,313	13.43	132.02
Debt securities that reprice or mature in over 1 year .....		887,556	879,388	803,902	1,014,965	809,072	0.93	63.54
Mutual funds and equity securities .....		540	281	338	434	352	92.17	
Subtotal .....		6,677,502	5,983,406	6,089,243	6,045,268	5,591,737	11.60	119.80
Interest-bearing bank balances .....		762,176	264,743	607,588	46,320	33,232	187.89	57.59
Federal funds sold and reverse repos .....		0	0	0	132	0		
Debt securities that reprice or mature within 1 year .....		4,092	3,544	3,524	0	497	15.46	
Trading assets .....		0	0	0	0	0		
Total earning assets .....		7,443,770	6,251,693	6,700,355	6,091,720	5,625,466	19.07	111.38
Non-interest-bearing cash and due from depository institutions .....		21,200	18,252	22,120	18,941	34,084	16.15	60.69
Premises, fixed assets, and leases .....		27,174	24,315	22,492	24,577	9,031	11.76	356.25
Other real estate owned .....		0	0	0	0	815		-100.00
Investment in unconsolidated subsidiaries .....		0	0	0	0	0		
Intangible and other assets .....		243,302	187,722	214,876	179,232	171,155	29.61	363.78
Total assets .....		7,735,446	6,481,982	6,959,843	6,314,470	5,840,551	19.34	115.25
Quarterly average assets .....		8,152,716	7,032,714	6,694,664	6,316,464	5,592,093	15.93	172.26
Average loans and leases (YTD) .....		5,759,041	5,420,888	5,353,507	5,056,871	4,550,721	6.24	167.95
<b>Memoranda</b>								
Loans held-for-sale .....		501,433	512,597	505,404	503,036	507,644	-2.18	150.71
Loans not held-for-sale .....		5,308,958	4,615,323	4,803,799	4,547,633	4,293,669	15.03	129.94
Real estate loans secured by 1–4 family .....		838,269	844,031	829,155	905,076	940,178	-0.68	39.40
Commercial real estate loans .....		3,770,861	3,444,626	3,576,924	3,573,805	3,430,515	9.47	124.11
Construction and land development .....		64,992	58,855	57,028	71,578	81,853	10.43	189.86
Multifamily .....		3,035,636	2,612,651	2,770,311	2,657,183	2,475,402	16.19	155.14
Nonfarm nonresidential .....		670,233	773,120	749,585	845,044	873,260	-13.31	42.49
Real estate loans secured by farmland .....		0	411	0	415	420	-100.00	-100.00
Total investment securities .....		892,188	883,213	807,764	1,015,399	809,921	1.02	64.40
U.S. Treasury securities .....		497	505	503	403	497	-1.58	65.67
US agency securities (excluding mortgage-backed securities) .....		0	0	0	0	0		
Municipal securities .....		3,153	1,100	1,108	1,045	973	186.64	
Mortgage-backed securities .....		771,088	823,005	747,457	957,683	753,755	-6.31	42.16
Asset-backed securities .....		0	0	0	0	0		
Other debt securities .....		116,910	58,322	58,358	55,834	54,344	100.46	
Mutual funds and equity securities .....		540	281	338	434	352	92.17	
Available-for-sale securities .....		891,648	882,932	807,426	1,014,965	809,569	0.99	64.30
U.S. Treasury securities .....		497	505	503	403	497	-1.58	65.67
US agency securities (excluding mortgage-backed securities) .....		0	0	0	0	0		
Municipal securities .....		3,153	1,100	1,108	1,045	973	186.64	
Mortgage-backed securities .....		771,088	823,005	747,457	957,683	753,755	-6.31	42.16
Asset-backed securities .....		0	0	0	0	0		
Other debt securities .....		116,910	58,322	58,358	55,834	54,344	100.46	
Mutual funds and equity securities .....		0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....		2,294	14,894	12,665	6,045	-1,629	-84.60	-73.53
Available-for-sale securities appreciation (depreciation) .....		0	0	0	0	0		
Structured notes, fair value .....		170,148	195,332	190,111	148,389	79,880	-12.89	56616.00

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,003,353	283,685	308,479	206,826	167,039	958.69	2159.47
NOW, ATS and transaction accounts .....	945,247	89,840	81,265	95,978	45,079	952.14	3523.44
Time deposits less brokered deposits < \$250K .....	166,165	245,046	238,043	298,996	336,393	-32.19	
MMDA and other savings accounts .....	2,290,380	3,840,808	4,549,489	2,614,455	2,373,869	-40.37	40.52
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	6,405,145	4,459,379	5,177,276	3,216,255	2,922,380	43.63	255.08
Time deposits of \$250K or more .....	343,923	455,741	414,723	469,075	356,425	-24.54	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	0	0	0	0	0	0	
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	260,000	255,000	733,000	703,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	12,500	9,000	14,000	27,916	5,000	38.89	
Brokered deposits < \$250K .....	103,285	553,795	326,131	1,209,580	1,257,392	-81.35	
Noncore funding .....	459,708	1,278,536	1,009,854	2,439,571	2,321,817	-64.04	-69.09
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0	0	
Other liabilities .....	103,761	66,131	77,002	44,775	37,170	56.90	568.99
Total liabilities .....	6,968,614	5,804,046	6,264,132	5,700,601	5,281,367	20.06	110.76
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0	0.00	
Common stock .....	45	45	45	45	44	0.00	181.25
Common surplus .....	436,836	433,263	433,941	433,775	431,832	0.82	88.59
Retained earnings .....	321,184	228,396	247,638	175,773	128,461	40.63	535.40
Accumulated other comprehensive income .....	8,767	16,232	14,087	4,276	-1,153	-45.99	71.94
Other equity capital components .....	0	0	0	0	0	0	
Total holding company equity capital .....	766,832	677,936	695,711	613,869	559,184	13.11	166.92
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	766,832	677,936	695,711	613,869	559,184	13.11	166.92
Total liabilities and capital .....	7,735,446	6,481,982	6,959,843	6,314,470	5,840,551	19.34	115.25
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,003,353	1,895,130	1,660,540	1,196,158	1,077,603	58.48	286.61
Interest-bearing deposits .....	3,849,000	3,573,785	4,257,590	3,698,752	3,458,594	7.70	146.25
Total deposits .....	6,852,353	5,468,915	5,918,130	4,894,910	4,536,197	25.30	192.85
Long-term debt that reprices within 1 year .....	12,500	9,000	14,000	10,000	5,000	38.89	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	695,711	613,869	613,869	559,184	394,952		
Accounting restatements .....	0	0	0	0	0	0	
Net income .....	85,635	62,003	84,369	56,239	42,958		
Net sale of new perpetual preferred stock .....	0	0	0	0	0	0	
Net sale of new common stock .....	2,895	-512	165	1,944	15,837		
Sale of treasury stock .....	0	0	0	0	0	0	
Less: Purchase of treasury stock .....	0	0	0	0	0	0	
Changes incident to business combinations .....	0	0	0	0	101,499		
Less: Dividends declared .....	12,089	9,380	12,503	8,927	0		
Change in other comprehensive income .....	-5,320	11,956	9,811	5,429	3,938		
Changes in debit to ESOP liability .....	0	0	0	0	0	0	
Other adjustments to equity capital .....	0	0	0	0	0	0	
Holding company equity capital, ending balance .....	766,832	677,936	695,711	613,869	559,184		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	59.58	47.52	80	66.17	48.65	86	63.31	48.33	84	70.94	52.67	90	74.84	53.63	92
Commercial and industrial loans .....	10.33	10.18	57	10.26	14.90	34	9.31	13.47	35	6.64	11.45	29	5.41	11.42	19
Loans to individuals .....	0.13	2.02	17	0.21	2.25	22	0.21	2.29	21	0.18	2.71	18	0.30	2.65	21
Loans to depository institutions and acceptances of other banks .....	0	0	46	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0	0.39	17	0	0.49	17	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases.....	5.07	1.22	85	2.46	1.38	77	3.46	1.39	81	2.23	1.08	78	1.66	2.64	47
Net loans and leases.....	74.84	64.42	84	78.74	71.22	79	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83
Debt securities over 1 year.....	11.47	17.11	33	13.57	12.63	58	11.55	13.53	44	16.07	13.66	67	13.85	13.20	56
Mutual funds and equity securities .....	0.01	0.07	49	0	0.05	47	0	0.05	50	0.01	0.06	44	0.01	0.05	47
Subtotal .....	86.32	82.22	66	92.31	84.60	96	87.49	83.47	71	95.74	86.76	99	95.74	87.24	99
Interest-bearing bank balances .....	9.85	8.14	62	4.08	5.75	43	8.73	6.78	67	0.73	2.97	22	0.57	2.30	28
Federal funds sold and reverse repos .....	0	0.03	39	0	0.02	37	0	0.02	38	0	0.03	74	0	0.01	38
Debt securities 1 year or less .....	0.05	1.81	6	0.05	1.92	5	0.05	2.03	7	0	2.10	1	0.01	2.14	4
Trading assets .....	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	96.23	93.33	93	96.45	92.90	93	96.27	92.98	94	96.47	92.39	96	96.32	92.24	95
Non-interest cash and due from depository institutions.....	0.27	1.01	7	0.28	1.03	8	0.32	1.07	10	0.30	1.14	8	0.58	1.25	18
Other real estate owned.....	0	0.02	17	0	0.03	12	0	0.03	13	0	0.04	10	0.01	0.04	40
All other assets.....	3.50	5.58	13	3.27	5.96	8	3.41	5.87	11	3.23	6.41	6	3.10	6.39	7
<b>Memoranda</b>															
Short-term investments .....	9.91	10.77	50	4.14	8.13	23	8.78	9.38	52	0.74	5.36	3	0.58	4.70	5
U.S. Treasury securities.....	0.01	0.42	51	0.01	0.17	69	0.01	0.19	65	0.01	0.29	57	0.01	0.37	57
US agency securities (excluding mortgage-backed securities) .....	0	1.83	4	0	1.10	6	0	1.28	5	0	1.25	8	0	1.67	7
Municipal securities .....	0.04	3.40	13	0.02	2.76	12	0.02	2.96	12	0.02	2.58	10	0.02	2.66	12
Mortgage-backed securities .....	9.97	10.18	57	12.70	8.33	77	10.74	8.52	67	15.17	9.38	81	12.91	8.73	73
Asset-backed securities .....	0	0.44	30	0	0.31	32	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities .....	1.51	0.66	79	0.90	0.57	74	0.84	0.60	69	0.88	0.53	74	0.93	0.52	77
Loans held-for-sale.....	6.48	0.36	97	7.91	0.60	97	7.26	0.58	97	7.97	0.39	96	8.69	0.29	97
Loans held for investment .....	68.63	64.50	57	71.20	70.89	48	69.02	69.07	43	72.02	72.01	41	73.51	73.24	49
Real estate loans secured by 1–4 family .....	10.84	13.64	45	13.02	14.69	53	11.91	14.47	46	14.33	16.02	50	16.10	16.83	56
Revolving .....	0.36	1.60	20	0.49	1.87	20	0.47	1.79	22	0.48	2.24	19	0.71	2.43	23
Closed-end, secured by first liens .....	10.45	11.57	53	12.48	12.19	58	11.41	12.11	55	13.77	13.07	62	15.28	13.60	63
Closed-end, secured by junior liens .....	0.03	0.21	13	0.05	0.30	16	0.04	0.27	16	0.08	0.37	16	0.11	0.41	21
Commercial real estate loans .....	48.75	30.84	91	53.14	30.62	93	51.39	30.65	92	56.60	33.26	92	58.74	33.39	92
Construction and land development .....	0.84	4.26	10	0.91	4.50	7	0.82	4.32	8	1.13	5	9	1.40	4.78	14
Multifamily.....	39.24	5.13	97	40.31	4.86	97	39.80	5.03	97	42.08	4.76	97	42.38	5.12	96
Nonfarm nonresidential .....	8.66	20.07	8	11.93	19.89	15	10.77	19.97	14	13.38	21.85	16	14.95	21.85	19
Real estate loans secured by farmland.....	0	0.78	12	0.01	0.92	26	0	0.85	11	0.01	0.95	25	0.01	0.88	23

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	79.33	73.45	58	83.64	67.98	81	82.99	69.38	77	88.69	72.74	83	91.04	72.88	88
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	14.43	21.25	36	16.46	20.63	44	15.62	20.91	39	17.92	22.29	42	19.58	23.13	45
Real estate loans secured by 1–4 family.....	0.49	2.53	18	0.62	2.64	19	0.61	2.61	20	0.60	3.13	16	0.86	3.34	21
Revolving .....	13.94	18.37	41	15.84	17.60	50	15	17.94	46	17.32	18.71	49	18.72	19.33	55
Closed-end.....	64.90	47.97	85	67.17	43.01	91	67.37	44.23	90	70.76	46.16	91	71.45	45.57	92
Commercial real estate loans .....	1.12	6.67	11	1.15	6.32	8	1.07	6.26	7	1.42	6.97	9	1.70	6.53	12
Construction and land development.....	0.25	1.28	20	0.23	1.30	18	0.26	1.14	21	0.51	1.47	29	0.55	1.52	30
1–4 family.....	0.87	5.16	9	0.91	4.93	6	0.81	4.94	6	0.91	5.34	7	1.15	4.90	12
Other.....	52.24	7.68	97	50.95	6.62	97	52.18	7.01	97	52.61	6.42	97	51.56	6.76	96
Multifamily.....	11.54	31.36	5	15.08	28.13	11	14.12	29.04	11	16.73	30.59	12	18.19	30.16	12
Nonfarm nonresidential .....	6.94	10.77	25	8.65	9.66	39	8.32	10	37	9.51	10.68	41	8.89	10.31	41
Owner-occupied.....	4.59	20.22	4	6.42	17.99	8	5.80	18.53	6	7.22	19.36	8	9.30	19.35	12
Other.....	0	1.31	12	0.01	1.33	26	0	1.30	11	0.01	1.38	25	0.01	1.27	23
Real estate loans secured by farmland.....	0	0	46	0	0	45	0	0	45	0	0	44	0	0	44
Loans to depository institutions and acceptances of other banks.....	13.76	16.20	44	12.98	21.39	23	12.20	19.85	27	8.30	16.16	21	6.58	16.21	14
Commercial and industrial loans .....	0.17	3.41	15	0.27	3.35	21	0.27	3.53	20	0.23	4	19	0.36	3.89	20
Loans to individuals.....	0	0.03	33	0	0.03	33	0	0.03	33	0	0.04	32	0	0.04	67
Credit card loans.....	0	0.67	17	0	0.75	17	0	0.69	17	0	0.78	17	0	0.69	18
Agricultural loans.....	6.75	1.94	83	3.12	2.01	76	4.54	2.07	81	2.79	1.48	74	2.02	3.74	46
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	672.77	467.89	91	726.27	482.80	94	721.35	473.75	95	839	493.53	97	911.41	505.61	98
Real estate loans secured by 1–4 family.....	122.36	136.29	51	142.92	146.18	55	135.75	142.34	53	169.53	151.03	62	196.03	161.34	69
Revolving .....	4.12	15.98	24	5.40	18.80	23	5.34	17.81	25	5.70	21.25	20	8.65	23.52	29
Closed-end.....	118.24	117.86	60	137.52	124.94	65	130.41	122.21	60	163.83	127.10	72	187.39	134.73	76
Commercial real estate loans .....	550.41	304.41	97	583.28	305.38	96	585.60	302.08	96	669.40	311.74	98	715.29	316.03	98
Construction and land development.....	9.49	41.88	11	9.97	44.95	9	9.34	42.85	8	13.41	46.63	12	17.07	44.92	20
1–4 family.....	2.12	8	23	2.04	8.97	20	2.26	7.52	24	4.84	9.52	40	5.54	10.21	43
Other.....	7.36	32.54	12	7.93	35.48	9	7.07	33.94	10	8.57	35.90	10	11.53	33.75	20
Multifamily.....	443.10	48.90	98	442.40	48.04	98	453.54	48.67	98	497.71	44.76	97	516.14	48.38	98
Nonfarm nonresidential .....	97.83	199.19	13	130.91	199.50	21	122.72	198.42	17	158.28	206.64	28	182.08	208.15	38
Owner-occupied.....	58.88	67.95	40	75.15	68.21	59	72.28	67.98	55	89.99	71.54	71	88.95	70.68	68
Other.....	38.95	127.45	6	55.76	126.61	13	50.44	125.78	10	68.29	130.65	17	93.13	134.17	26
Real estate loans secured by farmland.....	0	7.84	12	0.07	8.98	26	0	8.35	11	0.08	8.66	25	0.09	8.13	24
Loans to depository institutions and acceptances of other banks.....	0	0.01	46	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans .....	116.66	100.85	66	112.67	149.76	37	106.04	133.93	41	78.52	106.70	40	65.89	107.07	30
Loans to individuals.....	1.44	20.04	17	2.32	21.71	23	2.35	22.15	22	2.14	24.83	22	3.61	24.45	27
Credit card loans.....	0	0.18	33	0	0.18	33	0	0.20	33	0	0.24	32	0.01	0.24	67
Agricultural loans.....	0	3.75	17	0	4.72	17	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases.....	57.24	12.09	88	27.05	13.71	79	39.47	13.62	81	26.36	10.25	82	20.20	25.58	57
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	58.18	36.98	90	58.64	33.11	92	59.20	34	91	61.45	35.38	91	63.14	35.09	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	493.46	233.94	97	509.14	234.95	97	514.56	232.08	97	581.32	239.13	97	632.13	243.62	98
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	552.35	306.69	97	584.30	307.95	96	586.84	304.52	96	671.31	315.15	98	721.08	318.90	98

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	9.91	10.77	50	4.14	8.13	23	8.78	9.38	52	0.74	5.36	3	0.58	4.70	5
Liquid assets .....	20.10	23.32	35	17.07	17.53	50	19.79	19.32	54	16.21	16.28	55	14.07	15.56	46
Investment securities .....	11.53	19.86	24	13.63	15.18	48	11.61	16.07	33	16.08	16.41	53	13.87	16.02	44
Net loans and leases .....	74.84	64.42	84	78.74	71.22	79	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83
Net loans, leases and standby letters of credit .....	75.03	64.81	82	78.99	71.59	79	76.16	69.67	72	79.83	72.78	79	82.09	73.71	82
Core deposits .....	82.80	79.46	68	68.80	74.82	21	74.39	76.49	31	50.93	71.61	2	50.04	69.97	3
Noncore funding .....	5.94	7.51	45	19.72	11.99	80	14.51	10.29	75	38.63	14.61	97	39.75	16.58	96
Time deposits of \$250K or more .....	4.45	2.84	81	7.03	3.57	89	5.96	3.37	87	7.43	4.33	84	6.10	4.28	76
Foreign deposits .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos .....	0	0.58	24	0	0.65	21	0	0.62	23	0	0.77	17	0	0.96	17
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	0	0.56	31	0	0.63	29	0	0.59	32	0	0.75	10	0	0.97	21
Commercial paper .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	0.47	18	4.01	1.44	86	3.66	1.06	85	11.61	2.75	92	12.04	3.63	92
Earning assets that reprice within 1 year .....	18.19	31.04	14	23.37	30.86	27	19.38	31.93	13	19.77	33.16	15	10.71	32.35	6
Interest-bearing liabilities that reprice within 1 year .....	6.77	13.03	39	18.99	14.99	76	13.35	14.04	64	31.10	18.54	82	31.18	18.20	83
Long-term debt that reprices within 1 year .....	0.16	0.02	90	0.14	0.10	79	0.20	0.10	81	0.16	0.15	79	0.09	0.16	80
Net assets that reprice within 1 year .....	11.27	17.26	32	4.25	15.28	20	5.84	17.03	21	-11.49	13.71	14	-20.55	12.98	9
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-4.59	-4.45	45	16.88	4.42	84	6.55	0.77	68	39.59	10.70	98	40.91	13.54	98
Net short-term noncore funding dependence .....	-5.99	-7.33	51	7.43	-0.34	74	0.86	-3.25	56	19.44	5.88	91	17.85	8.57	84
Short-term investment / Short-term noncore funding .....	209.29	363.30	49	37.63	162.16	27	92.13	230.45	44	3.80	78.10	1	3.27	62.28	2
Liquid assets - short-term noncore funding / Nonliquid assets .....	19.24	25.11	37	7.32	12.43	41	12.80	16.27	43	-3.75	6.90	20	-4.19	4.17	29
Net loans and leases / Total deposits .....	84.49	76.73	68	93.32	87.55	67	89.30	84.20	61	102.76	90.96	82	105.43	92.88	82
Net loans and leases / Core deposits .....	90.39	81.53	71	114.45	95.84	84	102.08	91.10	76	156.39	102.55	98	163.64	106.50	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.20			0.97			0.88			0.36			-0.47		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.34	1.32	32	2.62	3.74	39	2.15	3.63	32	1.18	1.28	54	-0.35	-1.95	85
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.01			0.01			0.03			-0.02			-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	6.93	25	0	5.66	25	0	5.36	26	0	7.25	23	0	10.76	18
Available-for-sale securities .....	99.94	91.99	71	99.97	92.94	73	99.96	93.39	73	99.96	91.33	73	99.96	88.32	72
U.S. Treasury securities .....	0.06	2.21	51	0.06	1.17	67	0.06	1.22	64	0.04	2.07	57	0.06	2.08	57
US agency securities (excluding mortgage-backed securities) .....	0	9.49	4	0	7.91	6	0	8.39	5	0	8.16	7	0	11	7
Municipal securities .....	0.35	17.33	14	0.12	18.02	11	0.14	18.61	10	0.10	15.40	9	0.12	16.63	12
Mortgage-backed securities .....	86.43	55.09	88	93.18	55.30	95	92.53	54.48	94	94.32	57.07	98	93.07	54.50	97
Asset-backed securities .....	0	2.25	29	0	1.75	32	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities .....	13.10	3.85	87	6.60	4.31	71	7.22	4.34	74	5.50	3.73	73	6.71	3.75	76
Mutual funds and equity securities .....	0.06	0.46	52	0.03	0.43	47	0.04	0.44	50	0.04	0.49	43	0.04	0.41	47
Debt securities 1 year or less .....	0.46	10.75	8	0.40	13.81	4	0.44	13.69	6	0	13.55	1	0.06	13.91	4
Debt securities 1 to 5 years .....	14.61	17.50	48	8.16	20.70	27	8.73	20.49	30	7.71	23.43	23	0.26	23.42	3
Debt securities over 5 years .....	84.87	68.16	77	91.40	61.16	92	90.79	61.87	91	92.24	58.63	93	99.64	58.36	98
Pledged securities .....	19.07	37.24	25	22.12	46.91	21	23.54	44.55	26	14.61	43.76	17	9.86	42.20	15
Structured notes, fair value .....	0	0.24	35	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	185.62	47.70	92	9.40	122.49	22	1,215.58	136.94	97	37.72	32.84	66	-67.39	16.28	6
Investment securities .....	1.02	37.22	15	-15.34	12.57	10	-20.45	16.36	8	25.37	4.80	87	55.94	8.02	95
Core deposits .....	43.63	15.71	96	27.55	22.22	70	60.97	23.17	95	10.06	9.96	55	9.03	10.40	56
Noncore funding .....	-64.04	-26.53	5	-42.36	-0.63	8	-58.61	-12.78	4	5.07	4.16	52	60.72	6.76	93

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			553,312	528,329	379,829
Commit: Secured commercial real estate loans .....	84,214	54,013	63,110	101,618	69,897
Commit: Unsecured real estate loans .....	50,726	48,233	24,637	51,461	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	14,452	16,305	15,589	10,769	12,001
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	0	0	0	0	500,000
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					7.95	16.09	11	8.37	16.97	10	6.50	17.31	9		
Standby letters of credit .....	0.19	0.31	38	0.25	0.31	53	0.22	0.31	47	0.17	0.36	25	0.21	0.35	36
Commercial and similar letters of credit .....	0	0.01	36	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent .....	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	47	0	0	47	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	48	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts .....	0	3.73	32	0	4.12	32	0	3.72	32	0	2.95	31	8.56	6.51	65
Interest rate contracts .....	0	3.66	32	0	3.99	32	0	3.62	32	0	2.87	31	8.56	6.40	65
Interest rate futures and forward contracts .....	0	0.12	38	0	0.24	38	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate) .....	0	0.15	37	0	0.30	37	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate) .....	0	0.01	45	0	0.02	45	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps .....	0	2.95	32	0	2.72	33	0	2.58	34	0	2.19	34	8.56	5.18	72
Foreign exchange contracts .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange) .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other) .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps .....	0	0	50	0	0	48	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					10.34	24.20	9	10.45	24.81	9	8.35	25.18	7		

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	0	0	0	0	500,000
Interest rate contracts .....	0	0	0	0	500,000
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	0	0	0	0	500,000
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	0	0	0	0	500,000
Interest rate contracts .....	0	0	0	0	500,000
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	0	0	0	0	500,000
One year or less .....	0	0	0	0	0
Over 1 year to 5 years .....	0	0	0	0	500,000
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	0	0	0	0	5,175
Gross positive fair value.....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....		99.84			98.83			99.50			99.57		100	99.91	54
Foreign exchange contracts .....		0.16			0.11			0.19			0.14		0	0	46
Equity, commodity, and other contracts .....		0			0.04			0			0.07		0	0	47
Futures and forwards .....		8.32			15.97			15.03			14.06		0	11.75	16
Written options .....		6.92			12.24			10.24			11.73		0	11.14	16
Exchange-traded .....		0			0			0			0		0	0	49
Over-the-counter .....		6.92			12.24			10.24			10.84		0	10.65	16
Purchased options .....		1.35			1.50			2.13			2.45		0	1.29	38
Exchange-traded .....		0			0			0			0		0	0	49
Over-the-counter .....		1.35			1.50			2.13			2.28		0	1.22	38
Swaps .....		80.97			70.10			71.83			64.61		100	65.42	91
Held for trading .....		22.75			14.82			16.03			15.01		0	13.60	38
Interest rate contracts .....		14.59			14.33			16.37			16.17		0	12.87	38
Foreign exchange contracts .....		0			0			0			0.11		0	0	48
Equity, commodity, and other contracts .....		0			0			0			0		0	0	49
Non-traded .....		77.25			85.18			83.97			84.99		100	86.40	61
Interest rate contracts .....		77.05			84.39			83.02			84.69		100	85.51	64
Foreign exchange contracts .....		0			0.01			0			0.01		0	0	47
Equity, commodity, and other contracts .....		0			0			0			0.01		0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....		82.90			77.92			79.60			80.07		100	82.85	77
One year or less .....		10.02			16.53			15.52			15.20		0	12.75	13
Over 1 year to 5 years .....		23.89			17			19.75			22.92		100	22.66	96
Over 5 years .....		40.11			32.29			32.47			34.12		0	36.28	14
Gross negative fair value (absolute value) .....		1.73			3.06			2.84			1.30		1.03	0.66	72
Gross positive fair value .....		1.45			2.48			2.25			1.14		0	1.10	3
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.01	32	0	0.01	32	0	0.01	33	0	0	32	0.01	0.01	81
Gross positive fair value (X) .....	0	0.01	32	0	0.01	33	0	0.01	33	0	0	32	0	0.01	9
Held for trading (X) .....	0	0	43	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X) .....	0	0	34	0	0	35	0	0	35	0	0	34	0	0.01	10
Current credit exposure (X) .....	0	0	35	0	0.01	36	0	0.02	21	0	0.01	18	0	0	18
Credit losses on derivative contracts .....	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.07	33	0	0.10	35	0	0.27	18	0	0.10	18	0	0.06	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	24,200	20,800	20,800	19,000	18,400
Gross losses .....	627	1,393	1,844	2,690	4,188
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	864	786	1,003	1,853	568
Net losses .....	-237	607	841	837	3,620
Provision for loan and lease losses .....	-3,452	-1,070	-499	2,637	4,220
Adjustments .....	0	5,060	4,740	0	0
Ending balance .....	20,985	24,183	24,200	20,800	19,000
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.06	-0.02	36	-0.02	0.45	0	-0.01	0.38	0	0.04	0.12	29	0.08	0.12	43
Provision for loan and lease losses / Average loans and leases .....	-0.08	-0.03	37	-0.03	0.62	0	-0.01	0.53	0	0.05	0.16	25	0.09	0.16	38
Provision for loan and lease losses / Net loan and lease losses .....	1,456.54	148.99	88	-176.28	773.99	9	-59.33	672.96	9	315.05	142.73	85	116.57	182.69	40
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.40	1.31	2	0.52	1.29	4	0.50	1.35	4	0.46	0.94	4	0.44	0.94	4
Allowance for loan and lease losses / Total loans and leases .....	0.36	1.29	2	0.47	1.28	4	0.46	1.33	4	0.41	0.93	6	0.40	0.93	4
Allowance for loan and lease losses / Net loans and leases losses (X) .....	59.09	29.88	31.01	67	28.78	25.33	73	24.85	17.18	79	5.25	21.35	22		
Allowance for loan and lease losses / Nonaccrual assets .....	112.18	444.45	9	117.09	318.06	14	116.56	336.78	14	160.67	315.75	42	164.64	285.36	41
ALLL / 90+ days past due + nonaccrual loans and leases .....	112.18	435.18	13	104.88	280.37	17	115.89	293.46	19	155.82	283.41	44	151.08	259.30	42
Gross loan and lease losses / Average loans and leases .....	0.01	0.10	16	0.03	0.14	20	0.03	0.16	14	0.05	0.16	27	0.09	0.15	44
Recoveries / Average loans and leases .....	0.02	0.05	34	0.02	0.04	42	0.02	0.04	37	0.04	0.05	56	0.01	0.05	20
Net losses / Average loans and leases .....	-0.01	0.05	23	0.01	0.10	22	0.02	0.11	18	0.02	0.11	23	0.08	0.09	60
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses .....	46.85	32.31	73	29.22	28.34	63	37.29	42.12	58	44.25	41.80	62		51.25	
Earnings coverage of net loan and lease losses (X) .....	-489.40	-2.85	6	141.29	31.88	88	140.63	33.55	89	98.13	22.46	85	17.76	29.27	49
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.01	44	0	0.03	40	0	0.04	32	0	0.02	33	0.02	0.01	62
Real estate loans secured by 1–4 family .....	0	-0.01	59	0	0.01	45	0	0.01	47	0	0.02	36	0	0.01	38
Revolving .....	0	-0.02	58	0	0	54	0	0	54	0	0.02	47	0	0.02	44
Closed-end .....	0	-0.01	60	0	0.01	46	0	0.01	46	0	0.02	34	0	0.01	39
Commercial real estate loans .....	0	0.02	48	0	0.04	45	0	0.05	34	0	0.02	44	0.02	0.01	70
Construction and land development .....	0	-0.01	61	0	0	58	0	0	57	0	-0.02	62	0	-0.02	57
1–4 family .....	0	0	55	0	0	48	0	0	50	0	0	54	0	0	54
Other .....	0	-0.01	59	0	-0.01	59	0	-0.01	59	0	-0.02	62	0	-0.02	60
Multifamily .....	0	0	53	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential .....	0	0.03	45	0	0.04	41	0	0.07	34	0	0.03	38	0.09	0.02	85
Owner-occupied .....	0	0	54	0	0.01	46	0	0.01	40	0	0.01	44	0	0.01	43
Other .....	0	0.02	44	0	0.02	47	0	0.04	40	0	0.01	41	0.09	0.01	89
Real estate loans secured by farmland .....		0.01		0	0.01	47		0.01		0	0.01	45	0	0	49
Commercial and industrial loans .....	-0.07	0.13	14	0.01	0.16	27	0	0.20	17	0.15	0.27	45	0.84	0.18	92
Loans to individuals .....		0.46		0.01	0.64	3	0.01	0.66	1	0.03	0.74	6		0.71	
Credit card loans .....		0.87			1.74			1.71			1.89		0	1.65	21
Agricultural loans .....		0			0			0.01			0.02			0.03	
Loans to foreign governments and institutions .....															
Other loans and leases .....	0.06	0.32	63	0.46	0.17	84	0.36	0.44	76	0.14	0.14	72	0.23	0.28	71

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		4,280		2,852		2,597		11,792		15,479					
90+ days past due loans and leases .....		0		2,403		120		403		1,036					
Nonaccrual loans and leases .....		18,707		20,654		20,762		12,946		11,540					
Total past due and nonaccrual loans and leases .....		22,987		25,909		23,479		25,141		28,055					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		3,270		4,743		4,109		5,137		3,587					
Total restructured loans and leases .....		3,270		4,743		4,109		5,137		3,587					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		3,096		3,341		3,348		2,945		1,264					
Other real estate owned .....		0		0		0		0		815					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.07	0.18	30	0.06	0.23	16	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60
90+ days past due loans and leases .....	0	0.03	20	0.05	0.04	72	0	0.04	43	0.01	0.03	53	0.02	0.03	60
Nonaccrual loans and leases .....	0.32	0.49	42	0.40	0.57	38	0.39	0.60	36	0.26	0.48	26	0.24	0.49	24
90+ days past due and nonaccrual loans and leases .....	0.32	0.55	38	0.45	0.64	37	0.39	0.67	31	0.26	0.54	25	0.26	0.54	23
30–89 days past due restructured .....	0	0	41	0	0	41	0	0	32	0	0	29	0	0.01	27
90+ days past due restructured .....	0	0	48	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured .....	0.06	0.03	76	0.09	0.03	79	0.08	0.09	57	0.10	0.07	69	0.07	0.10	52
30–89 days past due loans held for sale .....	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	47	0	0	47	0	0	46	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.07	0.18	30	0.06	0.23	16	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60
90+ days past due assets .....	0	0.03	20	0.05	0.04	72	0	0.04	43	0.01	0.03	53	0.02	0.03	60
Nonaccrual assets .....	0.32	0.49	42	0.40	0.58	38	0.39	0.60	36	0.26	0.48	26	0.24	0.49	24
30+ days past due and nonaccrual assets .....	0.40	0.75	28	0.51	0.89	25	0.44	0.95	18	0.50	0.87	22	0.58	0.88	32
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.24	0.36	42	0.36	0.46	43	0.30	0.47	36	0.21	0.39	30	0.22	0.39	27
90+ days past due and nonaccrual assets + other real estate owned .....	0.24	0.39	34	0.36	0.51	38	0.30	0.52	34	0.21	0.45	27	0.23	0.45	27
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.28	0.41	38	0.37	0.51	39	0.35	0.63	27	0.25	0.56	20	0.23	0.59	18
Allowance for loan and lease losses .....	103.90	52.38	84	99.22	59.34	82	99.63	72.10	74	76.40	92.08	50	71.68	95.97	44
Equity capital + allowance for loan and lease losses .....	2.77	3.72	41	3.42	4.58	39	3.35	5.64	29	2.50	4.77	24	2.36	5.09	23
Tier 1 capital + allowance for loan and lease losses .....	3.17	4.07	42	4.04	5.07	44	3.93	6.21	30	2.98	5.30	27	2.84	5.65	27
Loans and leases + other real estate owned .....	0.38	0.64	31	0.47	0.71	34	0.45	0.92	23	0.31	0.78	14	0.28	0.82	14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 2	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.06	0.15	34	0.03	0.22	9	0.03	0.25	8	0.25	0.28	57	0.06	0.29	12
	90+ days past due .....		0	0.02	28	0.05	0.04	70	0	0.04	25	0.01	0.03	58	0.01	0.03	53
	Nonaccrual.....		0.34	0.48	45	0.38	0.60	33	0.39	0.63	39	0.14	0.45	17	0.07	0.48	9
Commercial and industrial	30–89 days past due .....		0	0.18	10	0.02	0.13	32	0.11	0.15	54	0.05	0.22	25	3.85	0.23	98
	90+ days past due .....		0	0.01	34	0.05	0.02	81	0.02	0.02	77	0	0.02	30	0.17	0.02	91
	Nonaccrual.....		0.38	0.61	52	0.67	0.58	66	0.56	0.61	61	1.56	0.74	82	2.71	0.61	96
Individuals	30–89 days past due .....		11.59	0.40	99	0	0.41	6	0	0.52	7	0.22	0.60	31	0.04	0.68	16
	90+ days past due .....		0	0.02	34	0	0.01	33	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.12	16	0.12	0.14	56	0	0.14	16	0	0.12	16	0.01	0.15	30
Depository institution loans	30–89 days past due .....			0			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.07			0.14			0.07			0.10			0.11	
	90+ days past due .....			0			0.01			0			0			0.01	
	Nonaccrual.....			0.25			0.60			0.57			0.80			0.46	
Foreign governments	30–89 days past due .....																
	90+ days past due .....																
	Nonaccrual.....																
Other loans and leases	30–89 days past due .....		0.05	0.22	67	0.83	0.34	84	0.27	0.67	66	0.30	0.28	77	0.65	0.18	84
	90+ days past due .....		0	0.01	39	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual.....		0	0.19	37	0	0.14	33	0.04	0.10	76	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0	0.25	3	0	0.30	5	0	0.46	5	0.24	0.53	30	0.01	0.52	4
	90+ days past due .....	0	0.03	31	0.23	0.06	85	0	0.06	28	0	0.05	28	0.05	0.04	72
	Nonaccrual .....	1.62	0.52	93	1.51	0.65	90	1.34	0.67	87	0.19	0.55	18	0.07	0.61	9
Revolving	30–89 days past due .....	0	0.18	13	0	0.26	11	0.08	0.25	38	6.29	0.36	99	0.12	0.36	35
	90+ days past due .....	0	0.01	41	0	0.02	40	0	0.01	41	0	0.01	37	1.20	0.02	98
	Nonaccrual .....	20.53	0.45	99	9.67	0.48	98	9.41	0.46	98	0.99	0.34	90	0	0.35	10
Closed-end	30–89 days past due .....	0	0.26	4	0	0.31	6	0	0.48	5	0.03	0.56	7	0	0.54	5
	90+ days past due .....	0	0.03	33	0.24	0.07	84	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual .....	0.96	0.53	79	1.19	0.66	80	1.01	0.69	78	0.17	0.57	16	0.07	0.64	12
Junior lien	30–89 days past due .....	0	0.01	26	0	0.01	22	0	0.01	36	0	0.02	32	0	0.02	14
	90+ days past due .....	0	0	45	0	0	43	0	0	44	0	0	41	0	0	38
	Nonaccrual .....	0	0.02	18	0	0.03	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due .....	0.08	0.09	62	0.03	0.16	30	0.03	0.14	38	0.25	0.15	76	0.08	0.16	41
	90+ days past due .....	0	0.01	39	0.01	0.03	70	0	0.02	35	0.01	0.02	75	0	0.02	31
	Nonaccrual .....	0.06	0.44	21	0.10	0.51	16	0.17	0.57	26	0.13	0.34	34	0.07	0.41	22
Construction and development	30–89 days past due .....	0	0.06	30	0	0.17	24	0	0.16	26	0	0.20	22	2.44	0.17	99
	90+ days past due .....	0	0	45	0.31	0.01	93	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual .....	0.81	0.11	90	1.70	0.23	93	1.09	0.21	89	1.42	0.18	93	0.85	0.18	90
1–4 family	30–89 days past due .....	0	0.01	42	0	0.03	38	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due .....	0	0	48	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual .....	0	0	43	0	0.02	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due .....	0	0.03	33	0	0.11	27	0	0.09	30	0	0.12	26	2.44	0.06	99
	90+ days past due .....	0	0	46	0.31	0.01	95	0	0	44	0	0	44	0	0	45
	Nonaccrual .....	0.81	0.09	92	1.70	0.18	94	1.09	0.16	91	1.42	0.14	93	0.85	0.10	94
Multifamily	30–89 days past due .....	0	0.02	41	0	0.04	36	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due .....	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual .....	0	0.07	36	0	0.05	36	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due .....	0.44	0.08	92	0.12	0.14	61	0.16	0.14	66	1.06	0.13	96	0.07	0.17	46
	90+ days past due .....	0	0.01	42	0	0.02	36	0	0.02	38	0.05	0.02	83	0	0.02	34
	Nonaccrual .....	0.23	0.51	38	0.32	0.66	36	0.71	0.73	57	0.43	0.36	60	0.18	0.52	36
Owner Occupied	30–89 days past due .....	0	0.03	21	0.12	0.06	75	0.13	0.05	78	1.06	0.06	98	0.01	0.08	34
	90+ days past due .....	0	0	43	0	0	41	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual .....	0.18	0.19	56	0.17	0.27	48	0.17	0.27	45	0.17	0.19	51	0.17	0.20	57
Other	30–89 days past due .....	0.44	0.04	95	0	0.06	25	0.03	0.06	64	0	0.05	18	0.06	0.07	69
	90+ days past due .....	0	0	45	0	0.01	39	0	0	44	0.05	0.01	91	0	0.01	39
	Nonaccrual .....	0.06	0.28	43	0.15	0.28	50	0.54	0.33	72	0.26	0.14	75	0.01	0.22	33
Farmland	30–89 days past due .....	0.05		100	0.07	99		0.08		0	0.21	28	0	0.09	32	
	90+ days past due .....	0		0	0	44		0		0	0.01	45	0	0	46	
	Nonaccrual .....	0.70		0	1.20	24		1.19		0	1.06	24	0	0.49	27	
Credit card	30–89 days past due .....		0.89			0.77			1.02			0.87		0	1.03	23
	90+ days past due .....		0.19			0.19			0.22			0.18		0	0.26	36
	Nonaccrual .....		0.01			0.03			0.02			0		0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	436,880		433,308		433,985		433,820		431,876						
Retained earnings .....	323,754		231,254		250,300		175,773		128,461						
Accumulated other comprehensive income (AOCI) .....	8,767		16,232		14,087		4,276		-1,153						
Common equity tier 1 minority interest .....	0		0		0		0		0						
Common equity tier 1 capital before adjustments/deductions .....	769,401		680,794		698,372		613,869		559,184						
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	93,940		95,290		94,978		96,447		99,610						
Accumulated other comprehensive income-related adjustments .....	8,767		16,232		14,087		4,276		-1,153						
Other deductions from common equity tier 1 capital .....	13		38		31		63		127						
Subtotal: .....	666,681		569,234		589,276		513,083		460,600						
Adjustments and deductions for common equity tier 1 capital .....	0		0		0		0		0						
Common equity tier 1 capital .....	666,681		569,234		589,276		513,083		460,600						
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0		0		0		0		0						
Non-qualifying capital instruments .....	0		0		0		0		0						
Tier 1 minority interest not included in common equity tier 1 capital .....	0		0		0		0		0						
Additional tier 1 capital before deductions .....	0		0		0		0		0						
Less: Additional tier 1 capital deductions .....	0		0		0		0		0						
Additional tier 1 capital .....	0		0		0		0		0						
<b>Tier 1 Capital</b> .....	666,681		569,234		589,276		513,083		460,600						
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0		0		0		0		0						
Non-qualifying capital instruments .....	0		0		0		0		0						
Total capital minority interest not included in tier 1 capital .....	0		0		0		0		0						
Allowance for loan and lease losses in tier 2 capital .....	31,739		23,645		31,424		23,965		20,876						
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	31,739		23,645		31,424		23,965		20,876						
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0		0		0		0		0						
<b>Tier 2 capital</b> .....	31,739		23,645		31,424		23,965		20,876						
Exited advanced approach tier 2 capital .....															
Total capital .....	698,420		592,879		620,700		537,048		481,476						
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	8,152,716		7,032,714		6,694,664		6,316,464		5,592,093						
Less: Deductions from common equity tier 1 capital .....	93,953		95,328		95,009		96,510		99,737						
Less: Other deductions .....	0		0		0		0		0						
Total assets for leverage ratio .....	8,058,763		6,937,386		6,599,655		6,219,954		5,492,356						
Total risk-weighted assets .....	5,893,035		5,194,407		5,099,780		4,817,377		4,315,092						
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.31	11.06	40	10.96	10.63	39	11.55	10.91	45	10.65	12.50	22	10.67	12.37	25
Common equity tier 1 capital, column B .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	11.31	11.67	26	10.96	11.33	27	11.55	11.60	32	10.65	13.19	13	10.67	13.03	16
Tier 1 capital, column B .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A .....	11.85	13.49	13	11.41	13.06	12	12.17	13.45	13	11.15	14.63	2	11.16	14.48	3
Total capital, column B .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	8.27	9.69	15	8.21	9.60	13	8.93	9.65	32	8.25	10.39	8	8.39	10.37	9
Supplementary leverage ratio, advanced approaches HCs .....															

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			74			34			35			69				157	117.65	-89.00
Other insurance activities income .....			74			34			35			69				157	117.65	-89.00
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			0			0			0			0				0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct													
<b>Analysis Ratios</b>																			
Insurance underwriting assets / Consolidated assets .....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50			60			50			60			66.67						
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	50			40			50			40			33.33						
Separate account assets (L/H) / Total life assets .....	0			0			0			0			0						
Insurance activities revenue / Adjusted operating income .....	0.03	0.58	60	0.02	0.40	61	0.01	0.41	54	0.03	0.37	58	0.08	0.46	63				
Premium income / Insurance activities revenue .....	0	0.02	47	0	0.01	46	0	0.01	47	0	0.03	47	0	0	48				
Credit related premium income / Total premium income .....	100			100			100			100			50						
Other premium income / Total premium income .....	0			0			0			0			0			50			
Insurance underwriting net income / Consolidated net income .....	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48				
Insurance net income (P/C) / Equity (P/C) .....	55.54			26.97			19.85			37.86			72.25						
Insurance net income (L/H) / Equity (L/H) .....																			
Insurance benefits, losses, expenses / Insurance premiums .....	665.75			9.76			-40.91			132.57			116.87						
Reinsurance recovery (P/C) / Total assets (P/C) .....	0			0			0			0			0			0			
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	11.54	5		11.18	5		11.01	6		11.53	5		13.70	4					
<b>Broker-Dealer Activities</b>																			
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.03		0.06		0
Cost: Interest-bearing deposits.....	0.48		1.32		2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....					
Commercial and industrial loans .....					2.35
Foreign governments and institutions .....					3.83
<b>Growth Rates</b>					
Net loans and leases.....	-26.72		-55.43		-47.91
Total selected assets.....	-4.10		-29.96		-25.04
Deposits .....	-17.05		-43.26		2.53
					-2.42

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,703,039	0	0	0	0	0	
1–4 family residential loans .....		2,318	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		3,406	0	0	0	0	0	
All other loans and leases.....		1,697,315	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		22.02	0	0	0	0	0	0
1–4 family residential loans .....		0.03	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0.04	0	0	0	0	0	0
All other loans and leases.....		21.94	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		10.81						
Home equity lines .....		0.38						
Credit card receivables.....		0						
Auto loans and other consumer loans.....		0.02						
Commercial and industrial loans .....		10.68						
All other loans and leases.....		78.11						

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0						
1–4 family residential loans.....		0						
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....		0						
All other loans and leases.....		0						
Unused commitments to provide liquidity (servicer advance).....		0						
Seller's interest carried as securities and loans .....		0						
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....		0						
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure .....		0	0	0	0	0		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commcial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		86	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		2,121	0	0	0	0		
Total 90+ days past due securitized assets .....		2,207	0	0	0	0		
Total past due securitized assets.....		2,207	0	0	0	0		
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0				
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....	0				
All other loans and leases .....	0				
Total 30–89 days past due securitized assets .....	0				
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	3.71				
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....	0				
All other loans and leases .....	0.12				
Total 90+ days past due securitized assets .....	0.13				
Total past due securitized assets percent of securitized assets .....	0.13				
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0				
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....	0				
All other loans and leases .....	0				
Total net losses on securitized assets .....	0				
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0				
Home equity lines .....	0				
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....	0.07				
Total managed loans past due 30–89 days .....	0.06				
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.01				
Home equity lines .....	0				
Credit card receivables .....					
Commercial and industrial loans .....	0				
All other loans and leases .....	0.04				
Total managed loans past due 90+ days .....	0.03				
<b>Total Past Due Managed Assets .....</b>	<b>0.09</b>				
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0				
Home equity lines .....	0				
Credit card receivables .....					
Commercial and industrial loans .....	-0.07				
All other loans and leases .....	0				
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0</b>				

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	22,000	10,000	10,000	15,000	0	120.00	
Dividends .....	22,000	10,000	10,000	15,000	0	120.00	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	22,000	10,000	10,000	15,000	0	120.00	
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	0	0	0	0	0	0	
Total operating income .....	22,000	10,000	10,000	15,000	0	120.00	
<b>Operating Expenses</b>							
Personnel expenses .....	711	1,116	1,343	1,517	1,395	-36.29	-5.45
Interest expense .....	216	130	169	356	1,761	66.15	
Other expenses .....	2,744	1,289	1,971	3,066	4,224	112.88	23.77
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,671	2,535	3,483	4,939	7,380	44.81	23.64
Income (loss) before taxes .....	18,532	7,313	6,421	10,143	-7,186	153.41	
Applicable income taxes (credit) .....	-1,219	-930	-1,039	-1,435	-1,991		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	19,751	8,243	7,460	11,578	-5,195	139.61	
Equity in undistributed income of subsidiaries .....	65,884	53,760	76,909	44,661	48,153	22.55	257.13
Bank subsidiaries .....	62,683	52,791	74,977	43,134	45,417	18.74	258.97
Nonbank subsidiaries .....	3,201	969	1,932	1,527	2,736	230.34	224.65
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	85,635	62,003	84,369	56,239	42,958	38.11	410.16
<b>Memoranda</b>							
Bank net income .....	84,683	62,791	84,977	58,134	45,417	34.86	384.96
Nonbank net income .....	3,201	969	1,932	1,527	2,736	230.34	224.65
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		765,682	94.81	687,650	97.06	702,140	97.08	614,079	554,611	11.35	191.66
Common and preferred stock .....		756,035	93.61	677,224	95.59	697,647	96.46	610,968	550,922	11.64	190.54
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		9,647	1.19	10,426	1.47	4,493	0.62	3,111	3,689	-7.47	317.80
Investment in nonbank subsidiaries .....		5,767	0.71	2,068	0.29	2,445	0.34	2,890	3,303	178.87	846.96
Common and preferred stock .....		5,767	0.71	1,465	0.21	2,445	0.34	2,421	2,836	293.65	1190.16
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	603	0.09	0	0	469	467	-100.00	-100.00
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		540	0.07	282	0.04	338	0.05	434	352	91.49	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		12,174	1.51	3,570	0.50	4,692	0.65	7,064	6,727	241.01	-51.18
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		23,469	2.91	14,919	2.11	13,645	1.89	14,267	1,735	57.31	754.66
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		807,632	100.00	708,489	100.00	723,260	100.00	638,734	566,728	13.99	177.71
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		12,500	1.55	9,000	1.27	14,000	1.94	10,000	5,000	38.89	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		21,485	2.66	19,553	2.76	10,030	1.39	14,865	2,544	9.88	510.37
Balance due to subsidiaries and related institutions .....		6,816	0.84	2,000	0.28	3,519	0.49	0	0	240.80	
Total liabilities .....		40,801	5.05	30,553	4.31	27,549	3.81	24,865	7,544	33.54	1059.12
Equity Capital .....		766,831	94.95	677,936	95.69	695,711	96.19	613,869	559,184	13.11	166.92
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		45	0.01	45	0.01	45	0.01	45	44	0.00	181.25
Common surplus .....		436,835	54.09	433,263	61.15	433,941	60	433,775	431,832	0.82	88.59
Retained earnings .....		321,184	39.77	228,396	32.24	247,638	34.24	175,773	128,461	40.63	535.40
Accumulated other comprehensive income .....		8,767	1.09	16,232	2.29	14,087	1.95	4,276	-1,153	-45.99	71.94
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		807,632	100.00	708,489	100.00	723,260	100.00	638,734	566,728	13.99	177.71
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		6,816	0.84	2,000	0.28	3,519	0.49	0	0	240.80	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	12.80	12.18	57	12.92	8.40	83	12.91	9.11	83	9.54	10.58	35	9	11.03	29
Bank net income / Average equity investment in banks .....	15.58	12.46	84	13.09	8.88	85	13.05	9.38	82	9.90	10.85	37	9.07	11.56	22
Nonbank net income / Average equity investment in nonbanks .....	104.78	13.68	94	95.58	9.06	96	123.03	9.69	96	81.34	12.07	96	107.76	10.83	98
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.75			8.28			8.82			15.16			9.40	
Bank net income / Parent net income .....	98.89	103.10	16	101.27	105.53	28	100.72	104.93	26	103.37	103.77	49	105.72	104.73	61
Nonbank net income / Parent net income .....	3.74	0.67	89	1.56	1.04	79	2.29	1.04	80	2.72	1.08	81	6.37	0.99	91
Subsidiary holding companies' net income / Parent net income .....		92.97			102.56			101.16			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital .....	5.32	11.38	35	4.51	11.32	37	3.96	11.62	35	4.05	9.66	36	1.35	9.50	22
Total debt / Equity capital .....	1.63	5.73	51	1.33	5.49	51	2.01	5.79	51	1.63	3.93	57	0.89	3.94	55
Total debt + notes payable to subs that issued TPS / Equity capital .....	1.63	9.61	32	1.33	9.36	29	2.01	9.67	31	1.63	7.99	29	0.89	7.93	30
Total debt + Loans guaranteed for affiliate / Equity capital .....	1.63	5.73	51	1.33	5.51	51	2.01	5.79	51	1.63	3.97	57	0.89	3.98	55
Total debt / Equity capital – excess over fair value .....	1.63	5.73	51	1.33	5.49	51	2.01	5.79	51	1.63	3.93	57	0.89	3.94	55
Long-term debt / Equity capital .....	1.63	5.63	52	1.33	5.35	53	2.01	5.67	52	1.63	3.86	57	0.89	3.76	58
Short-term debt / Equity capital .....	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital .....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital .....	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt .....	100	25.24	97	100	18.67	97	100	20.97	97	35.82	14.37	78	100	15.49	96
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.34	105.02	28	100.11	104.45	39	100.63	104.49	39	99.92	104.21	32	99.03	104.10	26
Total investment in subs / Equity capital .....	100.60	105.33	38	101.74	104.77	44	101.28	104.82	41	100.50	104.48	38	99.77	104.38	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.04	0.39	30	0.01	0.50	39	0.05	0.49	40	-0.01	0.44	34	-0.13	0.36	23
Equity investment in subs – equity cap / Net income-div (X) .....		1.11		0.01	1.95	2	0.06	1.45	5		1.47			1.18	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	147.33	124.85	75	91.73	123.85	31	69.05	121.76	19	118.53	153.39	46	26.98	113.37	11
Cash from ops + noncash items + op expense / Op expense + dividend .....	146.55	133.48	71	378.42	142.49	91	273.44	138.81	89	341.53	152.31	90	10.11	123.74	9
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	112.73	97.73	70	88.37	139.29	30	94.06	140.42	23	100.63	105.99	40	91.19	108.88	32
Pretax operating income + interest expense / Interest expense .....	8,679.63	1,305.64	92	5,725.38	2,350.94	85	3,899.41	2,318.94	80	2,949.16	17,211.14	68	-308.06	1,631.73	8
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	8,679.63	1,307.27	92	5,725.38	1,502.61	90	3,899.41	1,435.81	86	2,949.16	2,481.22	83	-308.06	1,015.91	4
Dividends + interest from subsidiaries / Interest expense + dividends .....	178.79	131.41	74	105.15	139.75	37	78.91	137	20	161.59	196.13	59	0	140.89	3
Fees + other income from subsidiaries / Salary + other expenses .....	0	4.29	39	0	4.08	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X) .....		384.53			184.24			52.16			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	1.87	2.35	55	0.99	2.05	57	1.15	2.19	56	1.50	1.59	64	1.80	1.59	66
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			8.16			0.70	
Total .....		0			0			0			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total .....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.03	0.07	71	0.05	0.10	70	0.04	0.09	70	0.10	0.13	72	0.11	0.14	72
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	61.21	71.85	38	113.79	82.15	81	167.60	79.13	92	77.10	65.39	59			87.25
Dividends declared / Net income .....	14.12	21.14	34	15.13	32.07	28	14.82	29.39	26	15.87	25.65	32	0		24.10
Net income – dividends / Average equity.....	10.99	9.40	76	10.96	5.51	89	11	6.36	88	8.03	7.61	57	9		8.12
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	181.98	140.94	71	106.61	140.63	38	79.98	130.75	20	168.03	160.93	63			131.90
Dividends from nonbank subsidiaries .....	0	1.09	30	0	1.98	29	0	3.01	28	0	2.59	28			2.83
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	48	0	0	48			0
Dividends from all subsidiaries .....	181.98	154.27	69	106.61	167.32	30	79.98	158.62	15	168.03	209.89	59			144.51
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	25.98	32.44	44	15.93	46.37	23	11.77	43.52	19	25.80	45.88	31	0		33.37
Interest income from bank subsidiaries.....	0	0.02	35	0	0.06	34	0	0.05	33	0	0.09	32	0		0.11
Management and service fees from bank subsidiaries .....	0	0.43	44	0	0.48	44	0	0.57	43	0	0.47	43	0		0.32
Other income from bank subsidiaries.....	0	0	45	0	0	45	0	0	46	0	0	46	0		0.01
Operating income from bank subsidiaries .....	25.98	35	42	15.93	55.87	21	11.77	51.02	18	25.80	48.40	28	0		35.67
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	52.68	13	0	71.88	13	0	99.52	10	0	76.61	11	0		80.47
Interest income from nonbank subsidiaries.....	0	0.05	46	0	0.05	46	0	0.07	45	0	0.91	44	0		0.31
Management and service fees from nonbank subsidiaries .....	0	0	47	0	0.02	46	0	0.02	47	0	0.02	47	0		0.17
Other income from nonbank subsidiaries.....	0	0.01	46	0	0	48	0	0.11	47	0	0.01	47	0		0.06
Operating income from nonbank subsidiaries .....	0	55.52	9	0	74.58	10	0	105.70	7	0	83.73	9	0		96.62
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		42.23			31.53			29.39			65.48				43.51
Interest income from subsidiary holding companies .....		0			0			0			0				0
Management and service fees from subsidiary holding companies.....		0			0			0			0				0
Other income from subsidiary holding companies.....		0			0			0			0				0.15
Operating income from subsidiary holding companies.....		42.23			31.53			29.39			65.48				43.66
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	70.85	94	100	74.88	91	100	76.69	93	100	77.61	93			72.95
Interest income from bank subsidiaries.....	0	0.14	35	0	0.27	33	0	0.11	33	0	0.23	32			0.55
Management and service fees from bank subsidiaries .....	0	1.67	44	0	1.06	44	0	0.96	43	0	0.75	43			0.59
Other income from bank subsidiaries.....	0	0.01	45	0	0.01	45	0	0.01	46	0	0.01	46			0.01
Operating income from bank subsidiaries .....	100	80.63	88	100	85.13	83	100	84.80	86	100	94.06	87			89.39
Dividends from nonbank subsidiaries .....	0	1.02	31	0	1.28	30	0	1.76	28	0	1.13	29			2.65
Interest income from nonbank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	45			0
Management and service fees from nonbank subsidiaries .....	0	0	48	0	0	48	0	0	48	0	0	48			0
Other income from nonbank subsidiaries.....	0	0	47	0	0	47	0	0	47	0	0	47			0
Operating income from nonbank subsidiaries .....	0	1.49	26	0	1.62	25	0	2.06	24	0	1.56	25			3.33
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	48	0	0	47			0
Interest income from subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	49			0
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50			0
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			0
Operating income from subsidiary holding companies.....	0	0.01	47	0	0	48	0	0	47	0	0	47			0
Loans and advances from subsidiaries / Short term debt.....		501.25			474.53			400.31			1,178.56				854.19
Loans and advances from subsidiaries / Total debt .....	54.53	38.87	68	22.22	58.32	51	25.14	59.71	53	0	70.71	14	0		81.26